

RE:

CASE NUMBER:

13-18784

JUDGE

DEBTOR: MICHAEL B
JARACENO JR

CHAPTER 11

DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)

FROM

FOR THE PERIOD

6-1-16

TO

6-30-16

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated:

6-27-16

MICHAEL m^cCRYSTAL
Attorney for Debtor

Debtor's Address

and Phone Number:

4507 SCHEIDT RD

COPLEY, PA 18037

Tel. 610-442-7829

Attorney's Address

and Phone Number:

2355 OLD POST RD #4

COPLEY, PA 18037

Bar No.

Tel. 610-262-7873

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website, <http://www.justice.gov/ust/r20/index.htm>

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

SUMMARY OF CASH RECEIPTS AND CASH DISBURSEMENTS

Debtor Name: MICHAEL B. JARACENO JR.
 Case Number: 13-18784

Note: The information requested below is a summary of the information reported the various Schedules and Attachments contained within this report.

	Month <u>June</u>	Cumulative Total
1.1.1. Beginning of Month (Household)		
1.1.2. Beginning of Month (Business)		
Total Household Receipts	<u>3080.00</u>	
Total Business Receipts	<u>6250.00</u>	
Total Receipts	<u>9330.00</u>	
Total Household Disbursements	<u>3808.58</u>	
Total Business Disbursements	<u>5826.13</u>	
Total Disbursements	<u>9634.71</u>	
NET CASH FLOW (Total Receipts minus Total Disbursements)	<u>-304.71</u>	
CASH- End of Month (Individual)		
CASH- End of Month (Business)		

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

TOTAL DISBURSEMENTS (From Above)		
Less: Any Amounts Transferred or Paid from the Business Account to the Household Account (i.e., Salary Paid to Debtor or Owner's Draw)		
DISBURSEMENTS FOR U.S. TRUSTEE FEE CALCULATION		

I declare under penalty of perjury that this statement and the accompanying documents and reports are true and correct to the best of my knowledge and belief.

This 27 day of June 2016

Debtor's Signature

**SCHEDULE OF HOUSEHOLD
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	June	
CASH RECEIPTS		
Salary or Cash from Business		
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement	1580.00	
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)	1500.00	
CHILDREN'S HELP		
TOTAL RECEIPTS	3080.00	
CASH DISBURSEMENTS		
Alimony or Child Support Payments		
Charitable Contributions	80.00	
Gifts		
Household Expenses/Food/Clothing		
Household Repairs & Maintenance		
Insurance	143.58	
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)	3585	
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment		
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses		
Vehicle Secured Payment(s)		
U. S. Trustee Quarterly Fees	650.00	
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Total Household Disbursements	3808.58	
CASH - End of Month (Must equal reconciled bank statement- Attachment No. 2)		

**SCHEDULE OF BUSINESS
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month <i>June</i>	Cumulative Total
CASH - Beginning of Month		
BUSINESS CASH RECEIPTS		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income <i>6250</i>	<i>5631.00</i>	
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
Total Business Receipts		
BUSINESS CASH DISBURSEMENTS		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)	<i>515.13</i>	
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
MORTGAGES- TAXES-INS.	<i>5311.00</i>	
Total Business Disbursements	<i>5826.13</i>	
CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)		

	YTD	QTD
1. How many times did you change the natural course of business during this reporting period?		
2. How many times did you borrow money, except other than a debit to provision for bad debt?		
3. How many times did you make loans, gifts, or loans due from any relatives, employees, or related parties?		
4. How many times were assets or liabilities sold during this reporting period?		
5. How many times did you have cash paid for the debt from any party?		
6. How many times did you pay taxes past due?		
7. How many times did you state or federal income taxes past due?		
8. How many times did you state or local sales taxes past due?		
9. How many times did you state or local taxes past due?		
10. How many times did you state or local taxes past due?		
11. How many times did you state or local taxes past due?		
12. How many times did you state or local taxes past due?		
13. How many times did you state or local taxes past due?		
14. How many times did you state or local taxes past due?		
15. How many times did you state or local taxes past due?		
16. How many times did you state or local taxes past due?		
17. How many times did you state or local taxes past due?		
18. How many times did you state or local taxes past due?		
19. How many times did you state or local taxes past due?		
20. How many times did you state or local taxes past due?		

INSURANCE INFORMATION

	YES	NO
10. Is the following information correct? a. Personal and personal property, vehicle/automobile, general liability, fire, theft, workers' compensation, and other necessary insurance coverages in effect? b. All premium payments current?		

CONFIRMATION OF INSURANCE

NAME OF POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency	Delinquency Amount
WILLIAM L. DICKER		ST. LOUIS FLO.			
WILLIAM L. DICKER		WILLIAM L. DICKER	12-1-22 12-1-22		

INCLUDED IN M06796B

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:

Estimated Date of Filing the Plan of Reorganization and Disclosure Statement:

ANNUAL CONTRIBUTING REPORT -
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

ATTACHED

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank: FIRST NIAGARA				
Account Number: 007806214453				
Purpose of Account (Business/Personal): DEBTOR ACCT				
Type of Account (e.g. checking)				
1. Balance per Bank Statement				
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)				
TOTAL OF ALL ACCOUNTS				\$

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
Bank / Account Name / Number				

Note: Attach a copy of each investment account statement.

*****4453 - Choice Checking

Account Number: *****4453

Account Name: Choice Checking

Current Balance: \$9,013.48

Available Balance: \$9,013.48



As Of: 06/27/2016 16:16

Current YTD Interest: \$.00

Transactions pending					
Date	Transaction	Description Payee	Status	Debit (-)	Credit (+)
No Pending Transactions					

Transactions posted between 05/28/2016 and 06/27/2016						
Date	Transaction	Description Payee	Status	Debit (-)	Credit (+)	Balance
06/06/2016	Credit	DEPOSIT	✓		\$1,942.00	\$4,550.94
06/06/2016	Debit	UGI UTILITIES ONLINE PMT	✓	\$39.38		\$2,608.94
06/06/2016	Debit	UGI UTILITIES ONLINE PMT	✓	\$40.61		\$2,648.32
06/06/2016	Debit	PPL ELECTRIC ONLINE PMT	✓	\$105.04		\$2,688.93
06/06/2016	Debit	PPL ELECTRIC ONLINE PMT	✓	\$110.87		\$2,793.97
06/06/2016	Debit	PPL ELECTRIC ONLINE PMT	✓	\$219.23		\$2,904.84
06/03/2016	Credit	DEPOSIT	✓		\$2,600.00	\$3,124.07
05/31/2016	Debit	WITHDRAWAL	✓	\$8,896.65		\$524.07
05/31/2016	Credit	DEPOSIT	✓		\$100.00	\$9,420.72
05/31/2016	Credit	DEPOSIT	✓		\$710.00	\$9,320.72

Transaction Status Legend:

✓   X
 Posted Scheduled In Progress Problem

*****4453 Choice Checking

Account Number: *****4453

Account Name: Choice Checking

Current Balance: \$9,013.48

Available Balance: \$9,013.48

As Of: 06/27/2016 16:16

Current YTD Interest: \$.00

Transactions pending					
Date	Transaction	Description Payee	Status	Debit (-)	Credit (+)
No Pending Transactions					

Transactions posted between 05/28/2016 and 06/27/2016						
Date	Transaction	Description Payee	Status	Debit (-)	Credit (+)	Balance
06/22/2016	Check 209	CHECK NUMBER 209	✓	\$166.75		\$9,013.48
06/22/2016	Check 208	CHECK NUMBER 208	✓	\$416.89		\$9,180.23
06/22/2016	Credit	DEPOSIT	✓		\$800.00	\$9,597.12
06/21/2016	Check 207	CHECK NUMBER 207	✓	\$26.82		\$8,797.12
06/21/2016	Check 204	CHECK NUMBER 204	✓	\$85.15		\$8,823.94
06/20/2016	Check 206	CHECK NUMBER 206	✓	\$18.66		\$8,909.09
06/20/2016	Check 205	CHECK NUMBER 205	✓	\$72.96		\$8,927.75
06/17/2016	Credit	DEPOSIT	✓		\$1,000.00	\$9,000.71
06/15/2016	Check 186	CHECK NUMBER 186	✓	\$131.34		\$8,000.71
06/15/2016	Check 192	CHECK NUMBER 192	✓	\$166.75		\$8,132.05
06/15/2016	Check 196	CHECK NUMBER 196	✓	\$166.75		\$8,298.80
06/14/2016	Debit	CAPITAL ONE CARD ONLINE PMT	✓	\$100.00		\$8,465.55
06/13/2016	Credit	DEPOSIT	✓		\$525.00	\$8,565.55
06/11/2016	Credit	DEPOSIT	✓		\$2,106.00	\$8,040.55
06/09/2016	Check 201	CHECK NUMBER 201	✓	\$65.30		\$5,934.55
06/09/2016	Check 202	CHECK NUMBER 202	✓	\$650.00		\$5,999.85
06/09/2016	Credit	DEPOSIT	✓		\$800.00	\$6,649.85
06/08/2016	Credit	TCS TREAS 449 XXSOC SEC	✓		\$1,580.49	\$5,849.85
06/07/2016	Check 203	CHECK NUMBER 203	✓	\$138.00		\$4,269.36
06/07/2016	Debit	AETNA LIFE INSUR INS PYMT	✓	\$143.58		\$4,407.36

Transaction Status Legend:

Posted Scheduled In Progress Problem

PAYING BACK DEBTS

DATE

PAYEE

6-3

U.S. TRUSTEE

\$ 650.00

CHASE

\$ 85.15

WELLS FARGO

\$ 72.96

DISCOVER

\$ 18.66

BARKLYS

\$ 26.82

(JUSQUEHANNA
BANK OF AMERICA
SMALL BUS ADM.)

\$ 416.84

\$ 166.75

6-23

US. TRUSTEE

\$ 650.00

\$ 2087.23

ATTACHMENT NO. 3A

CASH DISBURSEMENTS DETAILS - HOUSEHOLD

Account Number	
Purpose of Account (Personal)	
Type of Account (e.g., Checking)	

[illegible]

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

1. The first step in the process of the scientific method is to make an observation or ask a question. For example, a scientist might observe that a plant grows better in one type of soil than another.

2. The second step is to form a hypothesis, which is a prediction or an educated guess about the outcome of an experiment. For example, a scientist might hypothesize that a plant will grow taller in soil A than in soil B.

3. The third step is to design an experiment to test the hypothesis. This involves setting up a controlled experiment where only one variable is changed at a time. For example, the scientist might plant the same type of seed in two different soils and measure the height of the plants after a certain period of time.

4. The fourth step is to collect data and analyze the results. The scientist would record the height of the plants in each soil and compare the results to see if the hypothesis was supported.

5. The final step is to draw a conclusion based on the results of the experiment. If the data supports the hypothesis, the scientist can conclude that the plant grows better in soil A. If the data does not support the hypothesis, the scientist may need to revise the hypothesis and repeat the experiment.

ATTACHMENT NO. 32

NON DISBURCIMENTI: DETAILS - BUSINESS

Account Name	
Account Number	
Purpose of Account (Business)	OPERATING
Type of Account (e.g., Checking)	

[illegible]

If any checks written this period have not been delivered to the payee, provide details, including the payee, amount, explanation for holding check and anticipated delivery date of check.

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

2. Next, it is important to gather relevant information and data. This can be done through research, consultation with experts, or by analyzing existing data sets.

3. Once the information is gathered, the next step is to analyze it. This involves identifying patterns, trends, and relationships that can help in understanding the problem.

4. After analysis, the next step is to develop a solution or plan. This involves identifying the most effective and efficient way to address the problem.

5. Finally, the solution is implemented and the results are evaluated. This involves monitoring the progress and making adjustments as needed to ensure the solution is effective.

APPA-CRIMINAL-110.50

APPA-CRIMINAL-110.50

Case Name	Case Number	Case Description	Status
Case 1	123456	Description of Case 1	Open
Case 2	234567	Description of Case 2	Closed
Case 3	345678	Description of Case 3	Open
Case 4	456789	Description of Case 4	Closed
Case 5	567890	Description of Case 5	Open
Case 6	678901	Description of Case 6	Closed
Case 7	789012	Description of Case 7	Open
Case 8	890123	Description of Case 8	Closed
Case 9	901234	Description of Case 9	Open
Case 10	012345	Description of Case 10	Closed
Case 11	123456	Description of Case 11	Open
Case 12	234567	Description of Case 12	Closed
Case 13	345678	Description of Case 13	Open
Case 14	456789	Description of Case 14	Closed
Case 15	567890	Description of Case 15	Open
Case 16	678901	Description of Case 16	Closed
Case 17	789012	Description of Case 17	Open
Case 18	890123	Description of Case 18	Closed
Case 19	901234	Description of Case 19	Open
Case 20	012345	Description of Case 20	Closed
Case 21	123456	Description of Case 21	Open
Case 22	234567	Description of Case 22	Closed
Case 23	345678	Description of Case 23	Open
Case 24	456789	Description of Case 24	Closed
Case 25	567890	Description of Case 25	Open
Case 26	678901	Description of Case 26	Closed
Case 27	789012	Description of Case 27	Open
Case 28	890123	Description of Case 28	Closed
Case 29	901234	Description of Case 29	Open
Case 30	012345	Description of Case 30	Closed

The above information is provided for informational purposes only. It is not intended to be used for legal or other purposes. The information is subject to change without notice.

**MONTHLY OPERATING REPORT -
FD-204A**

ATTACHMENT NO. 4

ACCOUNTS RECEIVABLE RECONCILIATION (Attach Proof of Payment)	Scheduled Amount	Current Month
Accounts Receivable Beginning Balance		
Plus: Billings During the Month		
Less: Collections During the Month		
Adjustments or WriteOffs**		
Accounts Receivable Ending Balance**		

ACCOUNTS RECEIVABLE AGING (Attach Proof of Payment)	Scheduled Amount	Current Month
0 - 30 Days		
31 - 60 Days		
61 - 90 Days		
Over 90 Days		
Total Accounts Receivable**		

* Attach explanation of any adjustment or writeoff.

** The "current month" of these two lines must equal.

POST-PETITION TAXES	Beginning Tax Liability*	Amount Withheld & or Accrued
Federal Taxes		
Withholding**		
FICA - Employee		
FICA - Employer		
Unemployment		
Income		
Other (Attach List)		
Total Federal Taxes		
State & Local Taxes		
Withholding		
Sales		
Unemployment		
Real Property		
Personal Property		
Other (Attach List)		
Total State & Local Taxes		
Total Post-Petition Taxes		

* The beginning tax liability should represent the liability from the prior month, or if this is the first report, the amount should be zero.

** Attach copies of IRS Form 6123 or your FTD coupon and payment receipt to verify payment or accrual.